

# Notice of Denial of Medical Coverage

{replace *Denial of Medical Coverage* with *Denial of Payment*, if applicable}

Date:

Member number:

Name:

## Your request was denied

We've denied {*reduced, suspended or terminated*} the {*payment of*} medical services/items listed below requested by you or your doctor [*provider*]:

## Why did we deny your request?

We denied {*reduced, suspended or terminated*} the {*payment of*} medical services/items listed above because {include State or Federal law and/or Evidence of Coverage provisions to support decision}:

## You have the right to appeal our decision

You have the right to ask us {health plan name} to review our decision by asking us for an appeal [Insert, if applicable: *and/or you can request a State Fair Hearing. You can ask for both types of review at the same time, as long as you meet the deadlines*]:

**Appeal:** you must ask for an appeal within **60 days** [Insert State Medicaid timeframe, if different] after the date of this notice. We can give you more time if you have a good reason for missing the deadline.

[**State Fair Hearing:** you must ask for a State Fair Hearing within ( ) days after the date of this notice. You have up to ( ) days if you have a good reason for being late.]

[If we're stopping or reducing a service, you can keep getting the service while your case is being reviewed. **If you want the service to continue, you must ask for an appeal** (Insert, if applicable: **or a State Fair Hearing**) **within 10 days** of the date of this notice or before the service is stopped or reduced, whichever is later. Your provider must agree that you should continue getting the service. If you lose your State Fair Hearing appeal, you may have to pay for these services.]

## If you want someone else to act for you

You can name a relative, friend, attorney, doctor, or someone else to act as your representative. If you want someone else to act for you, call us at: {number(s)} to learn how to name your representative. TTY users call {number}. Both you and the person you want to act for you must sign and date a statement confirming this is what you want. You'll need to mail or fax this statement to us.

## There are 2 kinds of appeals

**Standard Appeal** – We must give you a written decision on a standard appeal within **30 days** [Insert timeframe for standard Medicaid appeals, if different] after we get your appeal. Our decision might take longer if you ask for an extension, or if we need more information about your case. We'll tell you if we're taking extra time and will explain why more time is needed. If your appeal is for payment of a service you've already received, we must give you a written decision within **60 days**.

**Fast Appeal** – We must give you a decision on a fast appeal within **72 hours** after we get your appeal. You can ask for a fast appeal if you or your doctor believe your health could be seriously harmed by waiting up to 30 days for a decision.

**We'll automatically give you a fast appeal if a doctor asks for one for you or supports your request.** If you ask for a fast appeal without support from a doctor, we'll decide if your health requires a fast appeal. If we don't give you a fast appeal, we'll give you a decision within 30 days.

## How to ask for an appeal

**Step 1:** You, your representative, or your doctor [*provider*] must ask for an appeal [*or State Fair Hearing*]. Your {*written*} request should include:

- Your name
- Address
- Member number
- Reasons for appealing
- Any evidence you want us to review, such as medical records, doctors' letters, or other information that explains why you need the item or service. Call your doctor if you need this information.

[Insert, if applicable: *You can ask to see the medical records and other documents we used to make our decision anytime before or during the appeal. At no cost to you, you can also ask for a copy of the guidelines we used to make our decision.*]

**Step 2:** Give us your appeal by mail, fax, in person {*or by phone*}.

**For a Standard Appeal:**      Address: \_\_\_\_\_  
   {Phone:} \_\_\_\_\_      Fax: \_\_\_\_\_

{Insert, if applicable: *If you ask for a standard appeal by phone, we will send you a letter asking you to verify what you told us. You will be asked to sign this letter and return it to us before we can make a final decision.*}

**For a Fast Appeal:**      Phone: \_\_\_\_\_      Fax: \_\_\_\_\_

## What happens next?

If you ask for an appeal and we continue to deny your request for {*payment of*} a service, we'll automatically send your case to an independent reviewer. **If the independent reviewer denies your request, the written decision will explain if you have additional appeal rights.**

[Insert additional State-specific Medicaid rules, as applicable.]

## ***[How to ask for a Medicaid State Fair Hearing]***

*[You have the right to ask for a State Fair Hearing without asking us (health plan) to review our decision first.]*

**[Step 1:** *You or your representative must ask for a State Fair Hearing (in writing) within (    ) days of the date of this notice. You have up to (    ) days if you have a good reason for your request being late.*

**Step 2:** *Send your request to:*      Address: \_\_\_\_\_  
 Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

## What happens next?

*The State will hold a hearing. You may attend the hearing in person or by phone. You'll be asked to tell the State why you disagree with our decision. You can ask a friend, relative, advocate, provider, or lawyer to help you. You'll get a written decision within (     ) days. **The written decision will explain if you have additional appeal rights.***

## Get help & more information

- Toll Free: TTY users call:
- Medicare Rights Center: 1-888-HMO-9050
- Elder Care Locator: 1-800-677-1116
- 1-800-MEDICARE (1-800-633-4227). TTY users call: 1-877-486-2048